

Fill in this information to identify your case:

Debtor 1	Regina	A.	Burns
	First Name	Middle Name	Last Name
Debtor 2	(Spouse, if filing)	First Name	Middle Name
			Last Name
United States Bankruptcy Court for the Northern District of Georgia			
Case number 19-42861-PWB (if known)			

Check if this is an amended plan, and list below the sections of the plan that have been changed. Amendments to sections not listed below will be ineffective even if set out later in this amended plan.

§§ 1.3 and 8.1

Chapter 13 Plan

NOTE: The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 21-2017, available in the Clerk's Office and on the Bankruptcy Court's website, ganb.uscourts.gov. As used in this plan, "Chapter 13 General Order" means General Order No. 21-2017 as it may from time to time be amended or superseded.

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

Check if applicable.

The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in § 4.4.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

To receive payments under this plan, you must have an allowed claim. If you file a timely proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a).

The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise.

The following matters may be of particular importance. **Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan.**

§ 1.1	A limit on the amount of a secured claim, that may result in a partial payment or no payment at all to the secured creditor, set out in § 3.2	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
§ 1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
§ 1.3	Nonstandard provisions, set out in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

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Part 2: Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims**§ 2.1 Regular Payments to the trustee; applicable commitment period.**

The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:

Check one: 36 months 60 months

Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:

The debtor(s) will pay \$255.00 per month for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

Check if applicable.

The amount of the Regular Payment will change as follows (*If this box is not checked, the rest of § 2.1 need not be completed or reproduced. Insert additional lines as needed for more changes.*):

Beginning on (insert date):	The Regular Payment amount will change to (insert amount):	For the following reason (insert reason for change):
December, 2024	<u>\$780.00</u> per <u>month</u>	end of NFS car payments

§ 2.2 Regular Payments; method of payment.

Regular Payments to the trustee will be made from future income in the following manner:

Check all that apply.

- Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.
 Debtor(s) will make payments directly to the trustee.
 Other (specify method of payment): _____

§ 2.3 Income tax refunds.

Check one.

- Debtor(s) will retain any income tax refunds received during the pendency of the case.
 Debtor(s) will (1) supply the trustee with a copy of each income tax return filed during the pendency of the case within 30 days of filing the return and (2) turn over to the trustee, within 30 days of the receipt of any income tax refund during the applicable commitment period for tax years ___, the amount by which the total of all of the income tax refunds received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a debtor in this case, "tax refunds received" means those attributable to the debtor.
 Debtor(s) will treat tax refunds ("Tax Refunds") as follows:

§ 2.4 Additional Payments.

Check one.

- None.** *If "None" is checked, the rest of § 2.4 need not be completed or reproduced.*

§ 2.5 [Intentionally omitted.]**§ 2.6 Disbursement of funds by trustee to holders of allowed claims.**

(a) Disbursements before confirmation of plan. The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.

(b) Disbursements after confirmation of plan. Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:

(1) First disbursement after confirmation of Regular Payments. In the first disbursement after confirmation, the trustee will disburse all available funds from Regular Payments in the following order:

- (A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and orders of the Bankruptcy Court;
(B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

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(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and

(D) To pay claims in the order set forth in § 2.6(b)(3).

(2) Second and subsequent disbursements after confirmation of Regular Payments. In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.

(A) To make concurrent monthly payments, including any amount past due under this plan: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and

(C) To pay claims in the order set forth in § 2.6(b)(3).

(3) Disbursement of Additional Payments and Tax Refunds. The trustee will disburse the Additional Payments and Tax Refunds in the following order:

(A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;

(B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs;

(C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;

(D) To pay other Allowed Secured Claims as set forth in § 3.6;

(E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and

(F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.

(4) Unless the debtor(s) timely advise(s) the trustee otherwise in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.

Part 3: Treatment of Secured Claims

§ 3.1 Maintenance of payments and cure of default, if any.

Check one.

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

§ 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The debtor(s) request(s) that the Bankruptcy Court determine the value of the secured claims listed below.

For each non-governmental secured claim listed below, the debtor(s) state(s) that the value of the secured claim should be as set out in the column headed Amount of secured claim. For secured claims of governmental units, unless the Bankruptcy Court orders otherwise, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each creditor checked below, debtor(s) will file a motion pursuant to Bankruptcy Rule 3012 and the Chapter 13 General Order to request determination of the amount of the secured claim.

For each listed claim below, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed Monthly preconfirmation adequate protection payment.

The holder of any claim listed below as having value in the column headed Amount of secured claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

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- (a) payment of the underlying debt determined under nonbankruptcy law, or
 (b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Check only if motion to be filed	Name of creditor	Estimated amount of total claim	Collateral and date of purchase	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment
<input type="checkbox"/>	Georgia Department of Revenue	\$2,300.00	unencumbered property (Non-PMSI)	\$2,300.00	\$0.00	\$2,300.00	4%	\$25.00	\$25.00 step to \$50.00 in August, 2022
<input type="checkbox"/>	People's Financial Corp.	\$3,108.56	2004 Ford Edge (2/6/2017)	\$2,796.91	\$0.00	\$2,796.91	6.75%	\$20.00	\$20.00 step to \$158.00 in August, 2022
<input type="checkbox"/>	W.S. Badcock Corporation	\$2,675.89	HHG (9/6/2018)	\$500.00	\$0.00	\$500.00	4%	\$15.00	\$15.00 step to \$30.00 in August, 2022

§ 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

§ 3.4 Lien avoidance.

Check one.

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

§ 3.5 Surrender of collateral.

Check one.

- None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

§ 3.6 Other Allowed Secured Claims.

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of 4.75 %. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Part 4: Treatment of Fees and Priority Claims

§ 4.1 General.

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

§ 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case.

§ 4.3 Attorney's fees.

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(a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$ 5,310.00. The allowance and payment of the fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 22-2017 ("Chapter 13 Attorney's Fees Order"), as it may be amended.

(b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.

(c) The Bankruptcy Court may allow additional fees, expenses, and costs to the attorney for debtor(s) in excess of the amount shown in § 4.3(a) above upon application of the attorney in compliance with the Chapter 13 Attorney's Fees Order and after notice and a hearing.

(d) From the first disbursement after confirmation, the attorney will receive payment under § 2.6(b)(1) up to the allowed amount set forth in § 4.3(a).

(e) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$ 178.00 per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in § 2.6, until all allowed amounts are paid in full.

(f) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$ 2,810.00, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.

(g) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$ 2,810.00, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 14 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.

(h) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

(i) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

§ 4.4 Priority claims other than attorney's fees.

None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

(a) Check one.

The debtor(s) has/have no domestic support obligations. If this box is checked, the rest of § 4.4(a) need not be completed or reproduced.

(b) The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:

Name and address of creditor	Estimated amount of claim
Georgia Department of Revenue 1800 Century Blvd, NE, Ste 9100 Atlanta, GA 30345	\$1,094.09
Internal Revenue Service 401 W. Peachtree St NW Stop 334-D Atlanta, GA 30308-3539	\$1,126.97

Part 5: Treatment of Nonpriority Unsecured Claims

§ 5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:

Check one.

- A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- A pro rata portion of the larger of (1) the sum of \$ 0.00 and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- The larger of (1) % of the allowed amount of the claim and (2) a pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.
- 100% of the total amount of these claims

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Unless the plan provides to pay 100% of these claims, the actual amount that a holder receives will depend on (1) the amount of claims filed and allowed and (2) the amounts necessary to pay secured claims under Part 3 and trustee's fees, costs, and expenses of the attorney for the debtor(s), and other priority claims under Part 4.

§ 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

§ 5.3 Other separately classified nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases**§ 6.1** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate**§ 7.1** Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).**Part 8: Nonstandard Plan Provisions****§ 8.1** Check "None" or list Nonstandard Plan Provisions.

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this N.D. Ga. Chapter 13 Plan Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3. (Insert additional lines if needed.)

Any net unexempt proceeds realized from the Debtor's pending/anticipated lawsuit shall be paid to the Chapter 13 Trustee for distribution per the plan for the benefit of unsecured creditors, unless by further order of this court.

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Part 9: Signatures**§ 9.1 Signatures of Debtor(s) and Attorney for Debtor(s).***The debtor(s) must sign below. The attorney for the debtor(s), if any, must sign below.***X** /s/ Regina A. Burns

Signature of debtor 1 executed on 04/23/2020

MM / DD / YYYY

X

Signature of debtor 2 executed on

MM / DD / YYYY

5831 Highway 225, Chatsworth, GA 30705

Address

City, State, ZIP code

Address

City, State, ZIP code

X /s/ Khristie Kelly

Signature of attorney for debtor(s)

Date: 04/23/2020

MM / DD / YYYY

Berry & Associates

Firm

2751 Buford Hwy NE, Ste 600, Atlanta, GA 30324

Address

City, State, Zip code

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

CERTIFICATE OF SERVICE

This is to certify under penalty of perjury that I am over the age of 18 and that on this day I served the parties listed on the attached mailing matrix with a copy of the attached pleadings by placing true copies of same in the United States Mail with adequate postage affixed to ensure delivery.

This the 23rd day of April, 2020.

/s/
Khristie Kelly
GA Bar No. 412755
Attorney for the Debtor
Berry & Associates
2751 Buford Hwy NE, Ste. 600
Atlanta, GA 30324
(404) 235-3300
kkelly@mattberry.com

ADVENTIHEALTH MEDICAL GROUP GORDON
C/O KEVIN B WILSON LAW OFFICES
2810 WALKER RD STE 102
CHATTANOOGA TN 37421-1082

Associated Pathologists LLC
5301 Virginia Way Suite 300
Brentwood TN 37027-7542

Regina Ann Burns
5831 Highway 225
Chatsworth, GA 30705-4964

Cooling & Winter, LLC
1355 Roswell Rd. Ste 240
Marietta, GA 30062-3690

Dalton Diagnostic Assoc LP
c/o Nationwide Recovery Service
PO Box 8005
Cleveland TN 37320-8005

GORDON HOSPITAL
C/O KEVIN B WILSON LAW OFFICES
2810 WALKER RD STE 102
CHATTANOOGA TN 37421-1082

HRRG
PO Box 5406
Cincinnati OH 45273-7942

Internal Revenue Service
401 W. Peachtree St NW
Stop 334-D
Atlanta, GA 30308-3539

Midland Funding LLC
Midland Credit Management, Inc. as Agent
PO Box 2011
Warren, MI 48090-2011

1ST FRANKLIN FINANCIAL CORPORATION
PO BOX 880
TOCCOA GA 30577-0880

ADVENTIHEALTH MURRAY
C/O KEVIN B WILSON LAW OFFICES
2810 WALKER RD STE 102
CHATTANOOGA TN 37421-1082

Badcock & More
304 N. Main Street
Cedartown, GA 30125-2650

Chatsworth Loan Co. Inc.
125 North 2nd Avenue
Chatsworth, GA 30705-2925

Credit One Bank Na
PO Box 98873
Las Vegas, NV 89193-8873

Emergency Coverage Corporation
PO Box 1123
Minneapolis, MN 55440-1123

GORDON PHYSICIANS GROUP
C/O KEVIN B WILSON LAW OFFICES
2810 WALKER RD STE 102
CHATTANOOGA TN 37421-1082

Hamilton Medical Center
PO Box 1168
Dalton, GA 30722-1168

MURRAY EMERGENCY MEDICAL SERVICES
C/O KEVIN B WILSON LAW OFFICES
2810 WALKER RD STE 102
CHATTANOOGA TN 37421-1082

Midland Funding LLC
PO Box 2011
Warren, MI 48090-2011

1st Franklin Financial Corporation

Administrative Services Department

PO Box 880

Toccoa, GA 30577-0880

Adventhealth Murray
PO Box 945659
Atlanta, GA 30394-5659

Lisa H. Baggett
Solomon Baggett, LLC
3763 Rogers Bridge Road
Duluth, GA 30097-2845

Citizens Financial Dalton
100 W. Walnut Ave
Dalton, GA 30720-8402

Crutchfields Inc
209 N Hamilton St
Dalton, GA 30720-4215

Fst Premier
601 S Minneapolis Ave
Sioux Falls, SD 57104

GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

I.c. System, Inc
Attn: Bankruptcy
PO Box 64378
St. Paul, MN 55164-0378

Midland Funding
Attn: Bankruptcy
PO Box 939069
San Diego, CA 92193-9069

Midland Funding LLC
c/o Midland Credit Management, Inc.
PO Box 2011
Warren, MI 48090-2011

Murray Emergency Physicians, LLC

Attn: 4993J

PO Box 14000

Belfast, ME 04915-4033

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PO BOX 1949

DALTON GA 30722-1949

Nationwide Recovery Service

PO Box 8005

Cleveland, TN 37320-8005

North American Credit Services

PO Box 182221

Chattanooga, TN 37422-7221

North Georgia Regional Collection Agency

224 North Hamilton St.

PO Box 1949

Dalton, GA 30722-1949

People's Financial

620 N 2nd Avenue

Rome, GA 30165-2935

People's Financial Corp

c/o Solomon Baggett LLC

3763 Rogers Bridge Road

Duluth GA 30097-2845

Peoples Loan & Finance Corp

PO Box 785

Dalton GA 30722-0785

Peoples Loan and Finance Corporation

c/o Solomon Baggett, LLC

3763 Rogers Bridge Road

Duluth, GA 30097-2845

Security Finance

Attn: Bankruptcy

PO Box 1893

Spartanburg, SC 29304-1893

Security Finance of Georgia, LLC

DBA Security Finance

SFC-Central Bankruptcy

PO Box 1893

Spartanburg, SC 29304-1893

Spencer C. Misner, DPM

1432 Broadrick Dr

Dalton GA 30720-3009

Tesoro Financial (TN) LLC

dba Solutions Finance of Tennessee

7540 E Brainerd Rd

Chattanooga TN 37421-3181

Mary Ida Townson

Chapter 13 Trustee

Suite 1600

285 Peachtree Center Ave, NE

Atlanta, GA 30303-1259

United States Attorney

Northern District of Georgia

75 Ted Turner Drive SW, Suite 600

Atlanta GA 30303-3309

W.S. Badcock Corporation

PO Box 724

Mulberry, FL 33860-0724

Wakefield & Associates

7005 Middlebrook Pike

Knoxville, TN 37909-1156

World Finance

c/o World Acceptance Corporation

Attn: Bankruptcy

PO Box 6429

Greenville, SC 29606-6429

World Finance Corp

Attn: Bankruptcy

7530 Whitehorse Rd Ste E

Greenville, SC 29611-2000

World Finance Corp

c/o World Acceptance Corp

PO Box 6429

Greenville, SC 29606-6429

World Finance Corp. c/o World Acceptance Cor

Attn: Bankruptcy Processing Center

PO Box 6429

Greenville, SC 29606-6429